

# CEEJAY FINANCE LIMITED

815-816, "ICONIC SHYAMAL",  
Shyamal Cross Road,  
132 FT. Ring Road,  
Ahmedabad-380015.

Phone : (079) 40050927  
(079) 26404594  
26404689

Fax : (079) 26424457



Date: February 06, 2026

To,  
**BSE Limited**  
25<sup>th</sup> Floor, P.J. Towers, Dalal Street,  
Fort, Mumbai-400001

Scrip Code: 530789

**Subject: Outcome of Meeting of the Board of Directors of the Company held on February 06, 2025 and Submission of Financial Results of the Company for the Quarter and Nine Months ended December 31, 2025.**

Dear Sir/Madam,

Pursuant to the provisions of Regulation 30 (read with Part A of Schedule III) and Regulation 17, 25 & 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby inform/intimate you that the Board of Directors of the Company at their meeting held today i.e. on **Friday, February 06, 2026** at the Registered Office of the Company, inter-alia, have considered and approved:

- the Unaudited Financial Results of the Company **for the Quarter and Nine Months ended December 31, 2025** - *Copy of the same is enclosed herewith along with the Limited Review Report of the Auditors thereon.*

The meeting of the Board of Directors of the Company commenced at 04:00 P.M. (IST) and concluded at 04:55 P.M. (IST).

Kindly acknowledge the receipt and take the above on record.

Thanking You,

Yours Faithfully,

For Ceejay Finance Limited

**Kamlesh Upadhyaya**  
Company Secretary and Compliance Officer

Encl.: As above

**INDEPENDENT AUDITOR'S REVIEW REPORT ON THE QUARTERLY AND YEAR TO DATE UNAUDITED FINANCIAL RESULTS OF THE COMPANY PURSUANT TO REGULATION 33 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED.**

To  
The Board of Directors of Ceejay Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of Ceejay Finance Limited (the 'Company') for the quarter ended December 31, 2025 and year to date results from April 01, 2025 to December 31, 2025 (the 'Statement'), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations').
2. The Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 (Ind AS 34), 'Interim Financial Reporting' prescribed under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder, the circulars, guidelines and directions issued by Reserve Bank of India ("RBI") from time to time, applicable to NBFC and other accounting principles generally accepted in India and in compliance with regulation 33 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we could become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder, the RBI guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with relevant prudential norms issued by RBI in respect of income recognition, asset classification, provisioning, to the extent applicable to NBFC are, and other related matters.

For **Kantilal Patel & Co.**,

Chartered Accountants

ICAI Firm registration number: 104744W



Jinal A. Patel

Partner

Membership No.: 153599

Place: Ahmedabad

Date: February 06, 2026

ICAI UDIN: **26153599RXPPXV8888**



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## STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED 31ST DECEMBER, 2025

(Rs. in lakhs)

| Sr. No.     | Particulars   | Quarter ended             |                           |                           | Nine months ended         |                           | Year ended              |
|-------------|---|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|-------------------------|
|             |   | 31-12-2025<br>(Unaudited) | 30-09-2025<br>(Unaudited) | 31-12-2024<br>(Unaudited) | 31-12-2025<br>(Unaudited) | 31-12-2024<br>(Unaudited) | 31.03.2025<br>(Audited) |
| <b>I</b>    | <b>Revenue from operations</b>  |                           |                           |                           |                           |                           |                         |
| (i)         | Interest Income   | 669.10                    | 665.76                    | 714.67                    | 1,974.98                  | 1,880.44                  | 2,629.32                |
| (ii)        | Other Income  | 1.73                      | 0.07                      | 4.03                      | 7.83                      | 7.24                      | 9.76                    |
| <b>II</b>   | <b>Total Income (i+ii)</b>  | <b>670.83</b>             | <b>665.83</b>             | <b>718.70</b>             | <b>1,982.81</b>           | <b>1,887.68</b>           | <b>2,639.08</b>         |
| <b>III</b>  | <b>Expenses</b>   |                           |                           |                           |                           |                           |                         |
| (i)         | Finance Costs   | 106.48                    | 89.97                     | 114.61                    | 286.81                    | 279.84                    | 390.40                  |
| (ii)        | Impairment of Financial Instruments   | 74.48                     | (5.75)                    | 103.10                    | 107.43                    | 64.44                     | 115.21                  |
| (iii)       | Employee Benefit Expenses   | 114.65                    | 114.37                    | 115.99                    | 329.48                    | 281.73                    | 353.61                  |
| (iv)        | Depreciation and Amortization Expense   | 10.88                     | 10.81                     | 11.14                     | 32.38                     | 31.92                     | 41.16                   |
| (v)         | Others Expenses   | 144.46                    | 163.71                    | 203.60                    | 478.28                    | 515.38                    | 808.15                  |
| <b>IV</b>   | <b>Total Expenses (IV)</b>  | <b>450.95</b>             | <b>373.11</b>             | <b>548.44</b>             | <b>1,234.38</b>           | <b>1,173.31</b>           | <b>1,708.53</b>         |
| <b>V</b>    | <b>Profit / (loss) before exceptional items and tax (II-IV)</b>                   | <b>219.88</b>             | <b>292.72</b>             | <b>170.26</b>             | <b>748.43</b>             | <b>714.37</b>             | <b>930.55</b>           |
| <b>VI</b>   | <b>Exceptional items</b>  | -                         | -                         | -                         | -                         | -                         | -                       |
| <b>VII</b>  | <b>Profit/(loss) before tax (V -VI)</b>   | <b>219.88</b>             | <b>292.72</b>             | <b>170.26</b>             | <b>748.43</b>             | <b>714.37</b>             | <b>930.55</b>           |
| <b>VIII</b> | <b>Tax Expense:</b>   |                           |                           |                           |                           |                           |                         |
|             | Current Tax:  | 50.21                     | 72.77                     | 55.61                     | 188.63                    | 184.61                    | 232.63                  |
|             | Short/(Excess) Provision of earlier years   | (4.19)                    | -                         | 11.82                     | (4.19)                    | 11.82                     | 11.69                   |
|             | Deferred Tax:   | 5.56                      | 2.11                      | (11.37)                   | 3.22                      | (2.75)                    | 6.33                    |
|             | Total Tax Expense:  | 51.58                     | 74.88                     | 56.06                     | 187.66                    | 193.68                    | 250.65                  |
| <b>IX</b>   | <b>Profit / (loss) for the period (VII-VIII)</b>                                  | <b>168.30</b>             | <b>217.84</b>             | <b>114.20</b>             | <b>560.77</b>             | <b>520.69</b>             | <b>679.90</b>           |
| <b>X</b>    | <b>Other Comprehensive Income</b>   |                           |                           |                           |                           |                           |                         |
| (A)         | (i) Items that will not be reclassified to profit or loss                         | (2.18)                    | (2.17)                    | (0.77)                    | (6.53)                    | (2.30)                    | (8.71)                  |
|             | (ii) Income tax relating to items that will not be reclassified to profit or loss | 0.63                      | 0.55                      | 0.20                      | (0.55)                    | (0.19)                    | 1.42                    |
|             | Subtotal (A)  | (1.55)                    | (1.62)                    | (0.57)                    | (7.08)                    | (2.49)                    | (7.29)                  |
| (B)         | (i) Items that will be reclassified to profit or loss                             | -                         | -                         | -                         | -                         | -                         | -                       |
|             | (ii) Income tax relating to items that will not be reclassified to profit or loss | -                         | -                         | -                         | -                         | -                         | -                       |
|             | Subtotal (B)  | -                         | -                         | -                         | -                         | -                         | -                       |
|             | <b>Other Comprehensive Income (A + B)</b>   | <b>(1.55)</b>             | <b>(1.62)</b>             | <b>(0.57)</b>             | <b>(7.08)</b>             | <b>(2.49)</b>             | <b>(7.29)</b>           |
| <b>XI</b>   | <b>Total Comprehensive Income for the period (IX+X)</b>                           | <b>166.75</b>             | <b>216.22</b>             | <b>113.63</b>             | <b>553.69</b>             | <b>518.20</b>             | <b>672.61</b>           |
| <b>XII</b>  | <b>Paid Up Equity Share Capital (Face Value Rs 10 per share)</b>                  | <b>345.00</b>             | <b>345.00</b>             | <b>345.00</b>             | <b>345.00</b>             | <b>345.00</b>             | <b>345.00</b>           |
| <b>XIII</b> | <b>Other Equity</b>   | -                         | -                         | -                         | -                         | -                         | 7,238.35                |
| <b>XIV</b>  | <b>Earnings per share (Face Value Rs 10 per share) (Not Annualised)</b>           |                           |                           |                           |                           |                           |                         |
| (a)         | Basic (Rs.)   | 4.88                      | 6.31                      | 3.31                      | 16.25                     | 15.09                     | 19.71                   |
| (b)         | Diluted (Rs.)   | 4.88                      | 6.31                      | 3.31                      | 16.25                     | 15.09                     | 19.71                   |



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## 2. Notes:

- i. The above financial results of the Company have been reviewed by the Audit Committee and approved by the Board of Directors of the Company in their respective meetings held on February 06, 2026.
- ii. The financial results are prepared in accordance with the Indian Accounting Standards ("Ind. AS"), as applicable and guidelines issued by the Securities and Exchange Board of India ("SEBI"). The Ind. AS are prescribed under section 133 of the Act read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015, and the Companies (Indian Accounting Standards) (Amendment) Rules, 2016.
- iii. In terms of the requirement as per RBI notification no. RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated 28<sup>th</sup> November, 2025 on Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition, Asset Classification and Provisioning (IRACP) norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the company exceeds the total provision required under IRACP (including standard asset provisioning), as at December 31, 2025 and accordingly, no amount is required to be transferred to impairment reserve.
- iv. The Government of India has consolidated 29 existing labour legislations into a unified framework comprising four labour codes, namely the Code on Wages, 2019; the Code on Social Security, 2020; the Industrial Relations Code, 2020; and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the "Codes"). The Codes have been made effective from November 21, 2025. The Ministry of Labour & Employment has published draft Central Rules and FAQs to enable assessment of the financial impact arising from changes in regulations. The incremental impact of these changes, assessed by the Company, on the basis of the information available, is not material. Once Central / State Rules are notified by the Government on all aspects of the Codes, the Company will evaluate impact, if any, on the measurement of employee benefits and would provide appropriate accounting treatment.
- v. The Company is primarily engaged in one business segment viz. Finance in accordance with Ind AS 108 Operating Segments.
- vi. Previous period figures have been regrouped/rearranged, wherever necessary, to correspond to current period's presentation.

Place: Nadiad

Date: February 06, 2026



For, Ceejay Finance Limited

Deepak Patel

Managing Director

DIN: 00081100